

FREQUENTLY ASKED BENEFITS QUESTIONS



How can I determine my life insurance beneficiaries?

Beneficiary is also the term used to describe your life insurance designated recipient. Official life insurance beneficiary designations are captured on the signed life insurance enrollment/change form you submit to your agency human resources technician. Please contact your agency's human resource technician to determine who your current beneficiaries are for your life insurance policy to see if changes are necessary.



Why are there not more vision providers?

Participation with an insurance plan is determined by the provider's office and the insurance vendor. Because participation in the plan would require providers to agree on a fee schedule, many specialists with a shortage of providers are resistant. This is the case with both dental and vision providers in Montana. There is not a big enough impact to the provider's client base when they choose to not become a provider. However, in order to keep rates down enough for employees to be able to afford vision coverage, we have to use a vendor that offers discounts. EyeMed continues to work with these providers to negotiate participation in the program.



Why did the medical rates increase?

In the past, medical inflation and costs have grown slowly enough that the state share has covered these increases. In 2008 we have seen a significant increase in the medical and prescription

drug costs. Medical plan costs rose from \$5.1 million to \$6.3 million per month in 2008. Prescription drug claim costs increased from \$1.7 million to \$1.9 million per month. As a result, adjustments were made to all medical deductibles and the prescription out of pocket maximums, as well as increases to rates across the board.



Why aren't hearing aids covered under my medical plan?

At this time hearing aids continue to be an exclusion of the Plan. Offering this type of coverage would require an increase to the insurance premiums. Each year the benefit design is reviewed and evaluated for any potential changes.



How do I use the mail order pharmacy?

In order to participate in the mail order program, you will need a new prescription from your physician for a 90 day supply. To obtain mail order forms, access our website at www.benefits.mt.gov and go to "forms" or call 1-800-287-8266. After you fill out the form, attach the prescription from your physician and submit the form to either Ridgeway or Caremark. The address and contact information for the two pharmacies will be on the form. Once your information has been verified and approved, your prescription will be sent to the address you provided. Ask your physician if they will fax your prescription to the mail order pharmacy.



Who is eligible for reimbursement from my medical Flexible Spending Account?

You may receive reimbursement for eligible out-of-pocket medical expenses incurred by any of your tax dependents, even if your dependents aren't on your health insurance plan. To determine if your dependents and expenses are eligible for reimbursement contact ASI for 2008 claims at 1-800-659-3035 www.asiflex.com or Allegiance for 2009 claims at 1-866-339-4310 www.allegianceflexadvantage.com.



How long do I have to submit claims for my Flexible Spending Account reimbursement after the end of the benefit year?

You have until April 30 of each year to turn in your expenses for service that were incurred January 1 to December 31 of the previous year. Remember that claims that were incurred in 2008 need to be submitted to ASI and claims incurred for 2009 will need to be submitted to Allegiance.



Where can I find more information on my insurance benefits?

Many of your benefit questions can be answered by visiting the State of Montana Employee's Information Site or SOME. This site has valuable information that will help keep you informed on the benefit package provided to you as a state employee and help you make informed decisions. Access the SOME site by visiting www.benefits.mt.gov and selecting the SOME link in the middle of the page.

Prenatal Program – "Mommy Trax"

The prenatal program, "Mommy Trax," is a free prenatal service that includes a pregnancy risk assessments, educational information, referral, and other resources to help achieve a healthier pregnancy. This free program is available to all State of Montana employees and their dependents that participate in the State's health care plan, at any point in their pregnancy. Just call 1-866-750-0512 to enroll.

As an additional benefit for managed care plan (New West, Blue Choice or PEAK) members, if you sign up for the prenatal program within your first trimester, **your co-payments and/or coinsurance for doctor's appointments will be waived (free of charge).**

Everyone who enrolls gets free prenatal vitamins (delivered to your home!), health pregnancy book, access to a Registered nurse, on-line maternity resources, baby gift, certificate of completion, and post-partum and follow-up screenings.

This is all free and confidential. Please don't say "I wish I would have"...take advantage of this benefit now.

For additional information, call Kim Pullman, RD, LN, Wellness Coordinator at (406) 444-3809 or e-mail kpullman@mt.gov.



Avoiding Slips, Trips & Falls

Most of us are very experienced walkers - after all, we've been walking our entire lives. So why is it that simply putting one foot in front of the other results in so many injuries? According to Montana Department of Labor and Industry statistics, approximately 20.5% of Montana's workplace injuries are caused by slips, trips, and falls.



This percentage increases to 22.8% when looking at government employee injuries attributed to slips, trips and falls.

Obviously, we can't just stop walking, but there are other actions we can take to reduce our risk of injury from slipping, tripping, or falling. These actions include:

- Scan your path for existing and potential hazards.
- Slow down to negotiate turns, ice, obstacles, limited visibility and heavy traffic.
- Make sure you wear non-slip shoes with adequate tread. It's estimated that up to half of all slips and falls could be prevented through proper footwear alone!
- Use a detour whenever possible to avoid ice or wet surfaces.
- Keep your mind focused on what you are doing!

Some other strategies for preventing a fall include:

- Limit your load. Make sure your load doesn't obstruct your vision. Whenever possible, use wheels of some kind so you can push or pull your load instead of carrying it.



- Maintain three points of contact on stairs or ramps by using a handrail.
- Exercise regularly to maintain strength, flexibility and balance.



The Cost of Lost Time



The average Montanan who is off work due to a work-related injury/illness will lose an average of 40% of his/her lifetime earning potential*. What does that mean?

Let's take Frank the engineer. In his 35 year career, he earns an average of \$500,000 per year. His lifetime gross earnings are \$1,750,000. Say Frank has an injury 10 years into his career and can not work for 6 months. The first 10 years will yield an average of \$500,000. The next 25 years will be reduced by 40%. So in his last 25 years of work, he will earn an average of \$750,000 instead of \$1,250,000, a loss of \$500,000. Half a million dollars is a hefty price to pay.

The State of Montana brings injured/ill workers back to work quickly because getting back to work helps *EVERYONE*. The Return to Work Program works closely with Safety to protect you physically and, if time away from work is medically necessary, financially.

In the coming weeks all State employees will be seeing an emphasis on return to work. If you have questions regarding safety and/or workers' compensation, contact us for help.

*DoLI, ERD, 12/4/2006



What is Medicare Part B and Do I Have to Enroll?



Medicare Part B helps cover medically-necessary services like doctors' services, outpatient care, and other medical services. These include a one-time "Welcome to Medicare" physical exam, bone mass measurements, flu shots, cardiovascular screenings, cancer screenings, diabetes, screenings and more.

You can delay your Medicare Part B enrollment without having to pay higher premiums. If you did not take Medicare Part B when you were first eligible (age 65) because you or your spouse were working and had group health plan coverage through your or your spouse's employer, you can sign up for Medicare Part B during a Special Enrollment Period.

You can sign up:

Anytime you are still covered by a group health plan through your or your spouse's current or active employment, or

During the 8 months following the month the employer group health plan coverage ends, or when the employment ends (whichever is first).

For more information call Medicare at 1-800-MEDICARE (1-800-633-4227).



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